



608.258.3400 | [www.wmcinsurance.org](http://www.wmcinsurance.org)  
The Premier Choice for Employer Dental Plans

For Groups of  
2-50 Lives

## Features

- ✓ No Waiting Periods
- ✓ 3 Cleanings and Exam per Year
- ✓ Implants Covered
- ✓ No Missing Tooth Exclusion
- ✓ Plan Options
  - Up to \$5,000 annual maximum
  - Endo, Perio and Oral Surgery
  - Ortho @5 lives
- ✓ 2 Year Rate Guarantee

## Preferred Pricing w/ WMC Plan

PPO Plans Starting at  
\$17.26 Single  
\$71.22 Family

- ✓ Pooled rating produces better pricing and renewals



## ArgusChoice PPO Is A National Network

This plan **allows employees to select any dentist of their choice.** When services are provided by an in-network provider, out-of-pocket costs (if any) will generally be less than if performed by an out-of-network provider.



All plans are underwritten by National Guardian Life Insurance Company, rated A-(excellent) by A.M. Best Company. NGL is headquartered in Madison, WI and was founded in 1909. *National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America also known as The Guardian or Guardian Life.*

## The Premier Choice in Dental Plan Solutions

Welcome to Argus Dental & Vision, a premier benefits organization specializing in flexible benefit plans and affordable premiums for employer groups. Founded in 2007 by a Florida dentist, Argus Dental & Vision offers a variety of individual and group plans, including the **argusChoice PPO Dental Plan**.

**argusChoice** is designed to offer value-added benefit options to Employer Groups with two (2) or more employees, and to meet the needs of employers and their employees:

**PPO:** This plan allows employees to select any dentist of their choice. When services are provided by an in-network provider, out-of-pocket costs (if any) will generally be less than if performed by an out-of-network provider. Services performed out-of-network will be paid based on the basis of Usual, Customary and Reasonable (UCR) services in the area where services are rendered.

**MAC:** The Maximum Allowable Charge (MAC) plan allows employees to select any dentist of their choice, and all services performed are paid utilizing the network fee schedule. Employees benefit the most from using an in-network provider, as higher out-of-pocket costs are generally incurred by employees when using out-of-network providers.

**INDEMNITY:** This plan allows employees to select any dentist of their choice. Employee out-of-pocket costs are generally lower when receiving services at an in-network provider. Services performed out-of-network will be paid based on UCR services in the area where services are rendered.

## COVERED BENEFITS

### Preventive Services: Class A

- Routine Exams and Cleanings (3 per year)
- Bitewing X-Rays (One per 12 months)
- Sealants (For children ages 6 through 15; one tooth per 36 months)
- Fluoride Treatment (For children under age 19; one per 12 months)
- Space Maintainers

### Basic Services: Class B

- Amalgam Restorations (Fillings)
- Full Mouth X-Rays (One every 36 months)
- Emergency Palliative Care
- Simple Extractions
- Crown, Bridge and Denture Repair

### Major Services: Class C

- Inlays, Onlays, Crowns, Bridges and Dentures
- Non-Surgical and Surgical Periodontics
- Endodontics
- Oral Surgery
- Anesthesia
- Implants
- No missing tooth exclusion



## 2 thru 50 Eligible Lives

	<u>Plan 1</u>	<u>Plan 2</u>	<u>Plan 3</u>	<u>Plan 4</u>	<u>Plan 5</u>	<u>Plan 6</u>	<u>Plan 7</u>
<b>Preventive &amp; Diagnostic</b>	100/100	100/90	100/100	100/100	100/100	100/100	100/100
<b>Basic</b>	80/80	80/70	80/80	80/80	100/80	90/90	100/100
<b>Major*</b>	None	50/40	50/50	60/60	50/50	60/60	60/60
<b>Deductible per Year**</b>	50	50	50	50	50	50	50
<b>Maximum</b>	1000	1000	1000	1000	1000	1000	1000
<b>Network Type of Plan</b>	PPO	PPO	PPO	PPO	PPO	PPO	PPO

\*10% coinsurance for major services in the first year for groups of 2 through 9 lives which is waived for takeover groups or can be waived on virgin groups with a rate load.

\*\*\$50 deductible waived for Preventive and Diagnostic

<b>\$1,000 Annual Max Plans</b>	
<b>Area</b>	<b>Basic Rates - Plan 1 (25 - 75% Participation)</b>
Employee Only	\$ 17.26
Employee & Spouse	\$ 33.81
Employee & Child(ren)	\$ 46.38
Employee & Family	\$ 71.22
<b>Basic Rates - Plan 2 (25- 75% Participation)</b>	
Employee Only	\$ 22.38
Employee & Spouse	\$ 43.80
Employee & Child(ren)	\$ 59.67
Employee & Family	\$ 92.77
<b>Basic Rates - Plan 3 (25 - 75% Participation)</b>	
Employee Only	\$ 24.66
Employee & Spouse	\$ 48.29
Employee & Child(ren)	\$ 66.25
Employee & Family	\$ 101.75
<b>Basic Rates - Plan 4 (25- 75% Participation)</b>	
Employee Only	\$ 25.42
Employee & Spouse	\$ 49.57
Employee & Child(ren)	\$ 68.23
Employee & Family	\$ 103.30
<b>Basic Rates - Plan 5 (25- 75% Participation)</b>	
Employee Only	\$ 26.31
Employee & Spouse	\$ 50.96
Employee & Child(ren)	\$ 68.96
Employee & Family	\$ 104.09
<b>Basic Rates - Plan 6 (25 - 75% Participation)</b>	
Employee Only	\$ 27.74
Employee & Spouse	\$ 54.66
Employee & Child(ren)	\$ 70.83
Employee & Family	\$ 107.49
<b>Basic Rates - Plan 7 (25 - 75% Participation)</b>	
Employee Only	\$ 28.53
Employee & Spouse	\$ 56.25
Employee & Child(ren)	\$ 73.27
Employee & Family	\$ 111.11

## PLAN OPTIONS

### 2 - 4 OPTIONS

- Requires 100% participation before waivers
- TMJ covered as major procedure
- Increase max to \$1250
- Eliminate deductible or change to \$100 lifetime

### 5-24 OPTIONS

- Maximum - \$1250, \$1500, \$2000, \$2500
- Endo - move to Basic
- Perio - move to Basic
- Eliminate deductible or change to \$100 lifetime
- 90th percentile UCR
- TMJ covered as major procedure
- Ortho - child only

### 25 - 50 OPTIONS

- Maximum - \$1250, \$1500, \$2000, \$2500, \$3000, \$4000, \$5000
- Endo - move to Basic
- Perio - move to Basic
- Oral Surgery - move to Basic
- Eliminate deductible or change to \$100 lifetime
- 90th percentile UCR
- TMJ covered as major procedure
- Ortho - child only

### Orthodontia

- Benefit – 50% coinsurance with annual maximum of \$750 and lifetime maximum of \$1500
- Waiting period – 12 months waived for takeover
- Rate - Add \$12.00 to Employee and Children and \$15.00 to Family rate

## The argusChoice Network

For in-network benefits, the **argusChoice PPO** network is comprised of dentists nationwide that participate in any one of the following networks: ArgusChoice, DenteMax and Maverest.

Out-of-network benefits may also receive applicable network discounts from providers in networks under agreement with NovaNet, a national network program.

## Eligibility, Participation Requirements and Takeover

A minimum of two (2) employees must be on the PPO Choice plan at all times. No employer contributions are required, and the employer may choose the plan(s) best suited to meet their needs.

- 100% of employees are required for groups with eligible employees of 2 - 4 employees no waivers, i.e. covered by spouses plan.
- For groups of 5 or more employees where the employee pays 100% of the premium, groups must maintain the greater of 5 enrolled employees or 20% of the eligible employees after waivers.
- For groups of 5 or more employees where the employer and employees share the costs, the group must maintain the greater of 5 enrolled employees or 50% of the eligible employees after waivers.
- All employees and dependents covered under a plan being replaced by Argus Dental & Vision will receive up to 12 months of credit toward satisfying any graded benefits.
- Coverage is available for 100% family-related groups.
- Dentists and dental related businesses are ineligible.

## Multiple Plan Offerings

- Dual option plans are available to groups with 5 or more eligible employees.
- Triple option plans are available to groups on a group-by-group basis, and are subject to approval by Argus Dental & Vision.

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*\*A.M. Best.com—Ratings current as of 02/15/2018*

*Policy Form Series NDNGRP 2010 and NDNGRP 04/06*

